

BEST AVAILABLE COPY

Customer Number 22,852
Attorney Docket No. 05793.3093-00

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: **SYSTEMS AND METHODS FOR MANAGING A FINANCIAL ACCOUNT BASED ON NON-CREDIT BEHAVIOR OF A CUSTOMER** the specification of which is attached and/or was filed on November 14, 2003 as United States Application No. 10/706,952.

2003 as United States Application No. 10/706,952.
I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate or § 365(a) of any PCT International application(s) designating at least one country other than the United States, listed below and have also identified below, any foreign application(s) for patent or inventor's certificate, or any PCT International application(s) having a filing date before that of the application(s) of which priority is claimed:

| Country | Application Number | Date of Filing | Priority Claimed Under 35 U.S.C. 119 |
|---------|--------------------|----------------|--|
| | | | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| | | | <input type="checkbox"/> YES <input type="checkbox"/> NO |

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below:

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| 60/426,028 | November 14, 2002 |

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s) or § 365(c) of any PCT International application(s) designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56 which became available between the filing date of the prior application(s) and the national or PCT International filing date of this application:

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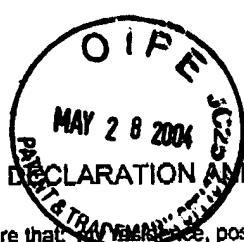
20005, Telephone No. (202) 448-4000.
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

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Listing of Inventors Continued From Page 1 hereof

Attorney Docket No. 05793.3093-00

| | | |
|--|--|--------------------|
| Full Name of First Inventor Robert J. Greenberg | Inventor's Signature <i>Robert J. Greenberg</i> | Date 4-9-04 |
| Residence 12205 Bayswater Court, Glen Allen, VA 23059 | | Citizenship USA |
| Post Office Address 12205 Bayswater Court, Glen Allen, VA 23059 | | |
| Full Name of First Inventor Franco D. Harris | Inventor's Signature | Date |
| Residence 1259 Wisconsin Avenue, Washington, DC 20007 | Citizenship USA | |
| Post Office Address 1259 Wisconsin Avenue, Washington, DC 20007 | | |
| Full Name of First Inventor Sara H. Kamp Collins | Inventor's Signature | Date |
| Residence 1193 N. Vermont Street, Arlington, VA 22201 | Citizenship USA | |
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Listing of Inventors Continued From Page 1 hereof

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| Full Name of First Inventor Robert J. Greenberg | Inventor's Signature | Date |
| Residence 12205 Bayswater Court, Glen Allen, VA 23059 | | Citizenship USA |
| Post Office Address 12205 Bayswater Court, Glen Allen, VA 23059 | | |
| Full Name of First Inventor Franco D. Harris | Inventor's Signature <i>F. D. Harris</i> | Date 09.12.04 |
| Residence 1259 Wisconsin Avenue, Washington, DC 20007 | | Citizenship USA |
| Post Office Address 1259 Wisconsin Avenue, Washington, DC 20007 | | |
| Full Name of First Inventor Sara H. Kamp Collins | Inventor's Signature | Date |
| Residence 1193 N. Vermont Street, Arlington, VA 22201 | | Citizenship USA |
| Post Office Address 1193 N. Vermont Street, Arlington, VA 22201 | | |

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